



This is a digital copy of a book that was preserved for generations on library shelves before it was carefully scanned by Google as part of a project to make the world's books discoverable online.

It has survived long enough for the copyright to expire and the book to enter the public domain. A public domain book is one that was never subject to copyright or whose legal copyright term has expired. Whether a book is in the public domain may vary country to country. Public domain books are our gateways to the past, representing a wealth of history, culture and knowledge that's often difficult to discover.

Marks, notations and other marginalia present in the original volume will appear in this file - a reminder of this book's long journey from the publisher to a library and finally to you.

Usage guidelines

Google is proud to partner with libraries to digitize public domain materials and make them widely accessible. Public domain books belong to the public and we are merely their custodians. Nevertheless, this work is expensive, so in order to keep providing this resource, we have taken steps to prevent abuse by commercial parties, including placing technical restrictions on automated querying.

We also ask that you:

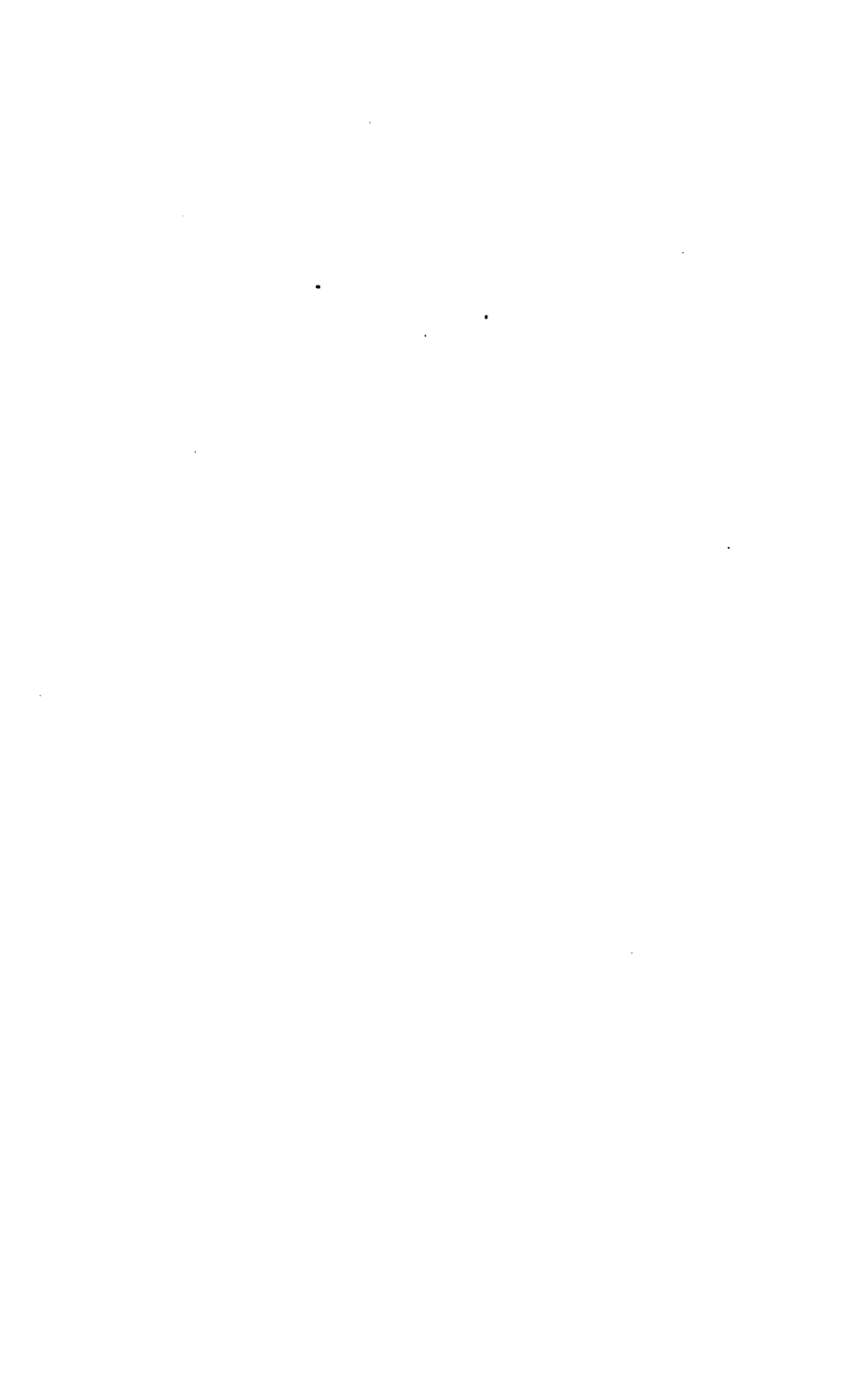
- + *Make non-commercial use of the files* We designed Google Book Search for use by individuals, and we request that you use these files for personal, non-commercial purposes.
- + *Refrain from automated querying* Do not send automated queries of any sort to Google's system: If you are conducting research on machine translation, optical character recognition or other areas where access to a large amount of text is helpful, please contact us. We encourage the use of public domain materials for these purposes and may be able to help.
- + *Maintain attribution* The Google "watermark" you see on each file is essential for informing people about this project and helping them find additional materials through Google Book Search. Please do not remove it.
- + *Keep it legal* Whatever your use, remember that you are responsible for ensuring that what you are doing is legal. Do not assume that just because we believe a book is in the public domain for users in the United States, that the work is also in the public domain for users in other countries. Whether a book is still in copyright varies from country to country, and we can't offer guidance on whether any specific use of any specific book is allowed. Please do not assume that a book's appearance in Google Book Search means it can be used in any manner anywhere in the world. Copyright infringement liability can be quite severe.

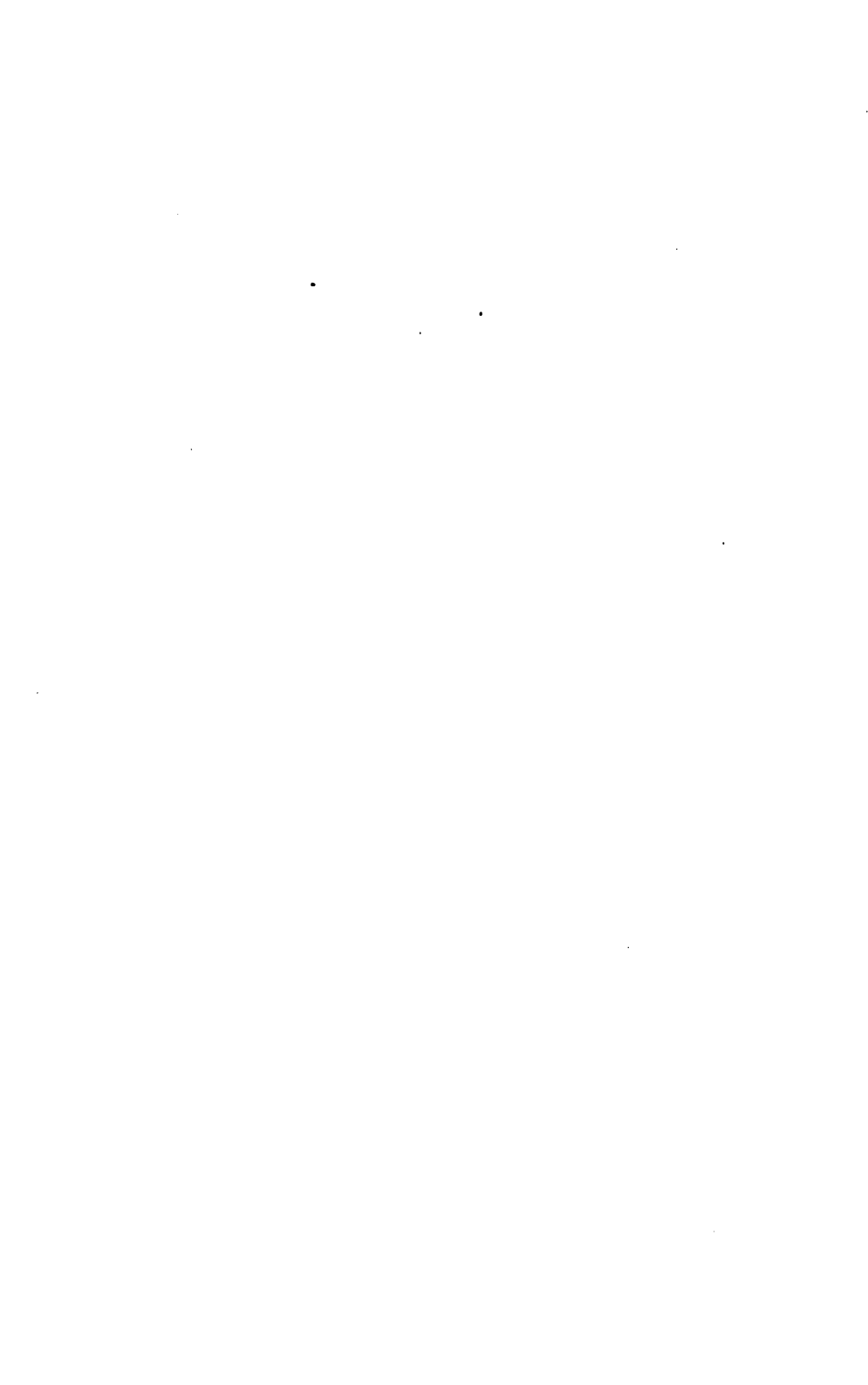
About Google Book Search

Google's mission is to organize the world's information and to make it universally accessible and useful. Google Book Search helps readers discover the world's books while helping authors and publishers reach new audiences. You can search through the full text of this book on the web at <http://books.google.com/>

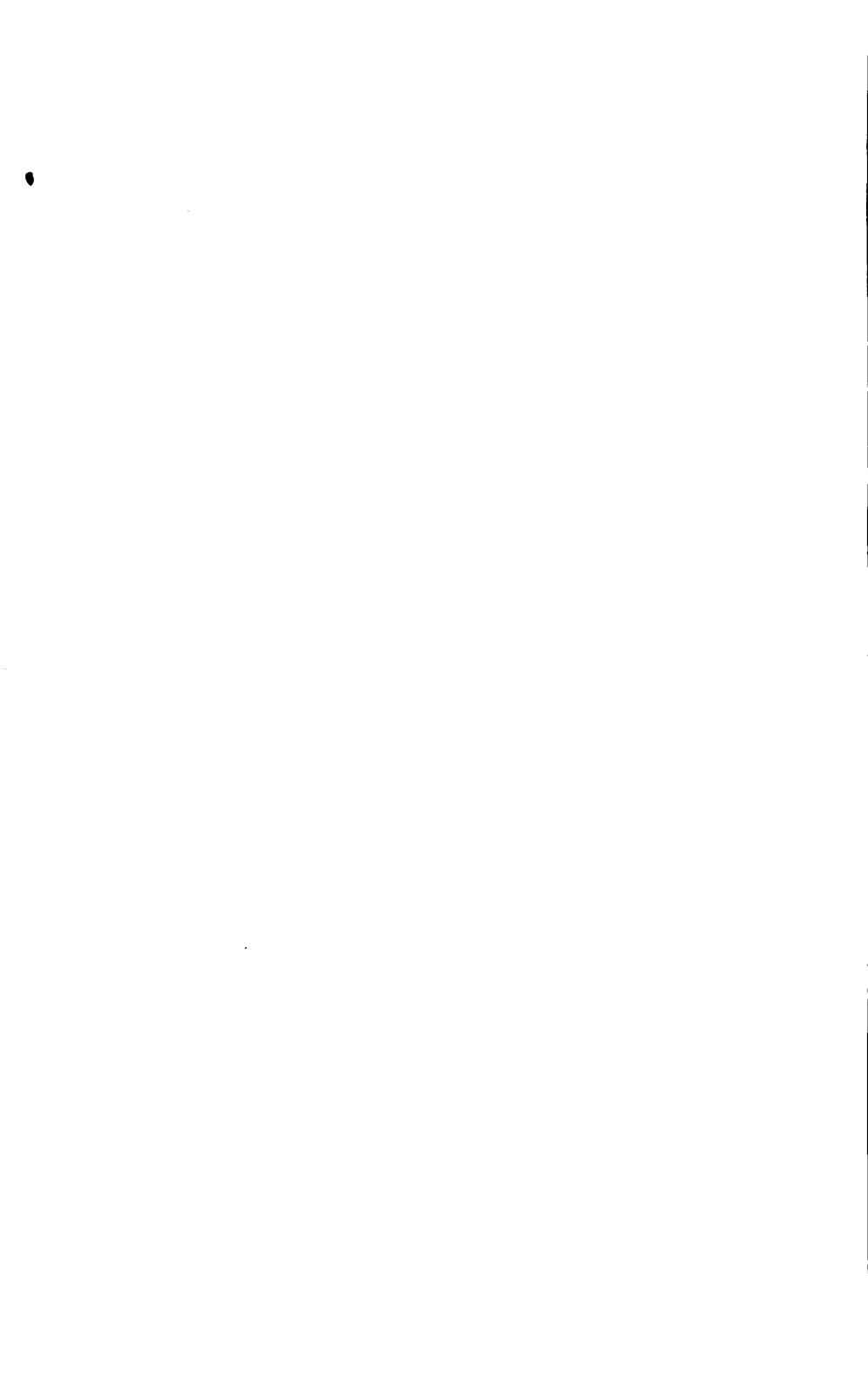
Rules of Kidlington Friendly Society

1839









RULES
OF THE
KIDLINGTON
FRIENDLY SOCIETY,
IN THE COUNTY OF OXFORD.

ESTABLISHED JULY 5, 1839.

OXFORD,
PRINTED BY W. BAXTER.
1839.



RULES.

I. CONSTITUTION.

The Object and Extent.

1. THIS Society, called "The Kidlington Friendly Society," formed and established upon a plan of mutual assurance, has for its object the raising of a Fund by means of the joint contributions of its Members, for the mutual relief of each other, their wives, or children, or other relations, in sickness, infancy, advanced age, widowhood, and death. Any person residing in the parish of Kidlington or its neighbourhood, may, at the discretion of the Directors, be admitted a Member of this Institution, if of an age to be found in the Tables respectively, and otherwise qualified and eligible.

Membership.

2. The Society shall consist of "Honorary Members" and "Benefit Members." Each of the male Members shall have one vote at all its General Meetings. Honorary Members to be those who contribute to the Funds of the Society not less than £5. by Donation; or 10s. per annum by voluntary Subscription; or £1. by Donation, together with 5s. annual Subscription. Ladies may be admitted Honorary Members upon the payment of one half of these amounts respectively. No Honorary Member shall derive any emolument, benefit, or advantage, directly or indirectly, from the funds of this Institution. Benefit Members to be contributors for benefits. The word "Member" when used in these Rules shall apply to Benefit Members; and wherever the word importing the singular number or the masculine gender only is used, the same shall be understood to include several persons or parties, as well as one person or party, and females as well as males, unless there be something in the subject or context repugnant to such construction.

Married Women. Minors.

3. Married women are not allowed to become Members without the consent of their husbands, such consent to be given to the Committee in writing, and to be attested by the Clerk; or they must sign a clause in the declaration to be made by their wives to that effect, to be attested by the Clerk. If a female Member marry a man who is a Member, he from that time represents her, and is answerable for her payments:

if he is not a Member, he must give his consent (in a similar way) to her continuing such. A Minor shall not be admitted into the Society, except with the consent of his Parents, or Master, or Guardians, which consent shall be given to the Committee in writing: he shall have no vote until ten years of age, except in the cases of altering the present Rules or dissolving the Society.

Management.

4. The Society shall be under the entire control and management of a Committee of Directors, consisting of a President, a Vice-President, four Trustees, a Treasurer, a Secretary, two Wardens, a Father, and four Stewards; and to them shall be delegated all the powers given in the management and conduct of Friendly Societies by the Acts 10th Geo. IV. cap. 56, and 4th and 5th William IV. cap. 40, and for all the purposes of the same. They shall meet on the first Monday in every calendar month for the transaction of business, when four shall form a quorum.

Regulation of Meetings.

5. Every question, whether in Committee or at any Ordinary or General Meeting, so far as lawfully may be, shall be decided by the majority of votes: the Chairman shall be chosen according to seniority, and shall have a casting vote. The Directors may adjourn themselves to meet at such time as the major part of them present at any Meeting shall appoint; but no proceedings or transactions shall be valid or have force, unless entered together with the names of the Directors present in a book to be kept for this purpose, and signed by the Chairman of the Meeting. In case four Directors shall not attend, the Secretary shall have power to adjourn the Meeting to some convenient day; which adjournment, being entered in the book of proceedings, shall be deemed a sufficient continuance of such Meeting.

Election of Officers.

6. The President shall always be the Vicar of the parish of Kidlington for the time being, and shall have a Veto upon all the acts of the Society within six weeks of the date of the same. The four Trustees shall be appointed for life from and by the Honorary Members, with liberty to resign their Trusteeship at any time, by giving three months' notice thereof to the Committee. The Vice-President, the Treasurer, and the Secretary, shall be elected annually from and by the Honorary Members; the two Wardens shall be elected annually from among the Honorary Members by the Benefit Members; the

Father and the four Stewards shall be elected annually from and by the male Benefit Members: such Elections by the Benefit Members to be made at the monthly Meeting in May, or in failure thereof, the Officers last chosen shall be considered as again appointed, and as such shall continue in office. When any vacancy in any of the above offices shall arise during the year, the Directors shall have it in their power to fill up the same in such manner as they think proper, until the said monthly Meeting in May. All the old Officers shall continue in authority until the monthly Meeting in July, when they shall deliver up their respective offices to their successors.

Honorary Physician and Surgeon. Medical Attendance.

7. One Honorary Physician, or more, shall be nominated, if such can be found willing to give advice gratuitously to such Members of the Society as may be recommended in writing by the Committee. The Honorary Surgeon shall always be chosen by the Directors, and if an Honorary Subscriber, shall have a vote at their Board. The Committee are also empowered at any time, as they think fit, to engage, or discontinue their engagement with one or more of the Medical Gentlemen in the neighbourhood, to visit all Members claiming the allowance in sickness. They may assign him such an annual salary out of the Honorary Fund, but out of no other, as bears a reasonable proportion to the existing number of Members, and is sufficient to meet the entire expense of Attendance, Medicines, &c. Every Member having a just claim for benefit in sickness shall be entitled to the Attendance, Advice, and Medicines, of the Surgeon appointed for the district or place, (when any such is appointed,) free of all charge. The Surgeon shall attend the Sick Member when he is incapable of attending upon him, but when it is practicable, the Sick Member shall attend upon the Surgeon. No Member shall be entitled to the attendance of the Surgeon without an order from the Clerk.

Increase of Stewards. Local Agents.

8. The Honorary Members shall have it in their power at any time and at all times to increase the number of Stewards, if the affairs of the Society seem to require it; such increase, and the regulations concerning it, to be made at a special Meeting appointed for that purpose, and the Stewards to be chosen from and by the Benefit Members. Local, gratuitous, and stipendiary Agents may be appointed in such manner and in such places or districts, as the Directors (not less than eight being present) shall think fit. Every such Agent shall strictly conform to the regulations prescribed by the Board; shall

pay such sums, as the Members may severally be entitled to claim; and shall receive the monthly contributions and the fines due to the Society, as well as all other monies payable to the same, within the district for which they may have been appointed.

Monthly Meetings, &c.

9. The Monthly, Annual, and all other Meetings, shall take place in the National School-rooms, with the Vicar's permission, or in such other place within the limits of the parish as he shall appoint. The Monthly Meetings shall be held on the first Monday in every calendar month, from 6 o'clock in the evening to 8 o'clock during the two winter-quarters, and from 7 to 9 o'clock during the two summer-quarters. Whatever injury may be done to the said School-rooms, or other buildings or grounds therewith in any way connected, and whatsoever expense may be incurred in consequence thereof, or by reason of the Society's Meetings being held therein, shall be made good and defrayed out of the Society's funds.

General Meeting of the Honorary Members. Auditors.

10. A general Meeting of all the Honorary Members shall be held on the first Thursday in May, at the usual time and place, when the report of the Committee for the current year shall be received, and the Auditors appointed. At this Meeting all the Honorary Officers shall be elected, whom it pertains to the Honorary Members to elect; or in failure thereof, the Officers last chosen shall be considered as again appointed, and as such shall continue in office.

Special General Meeting of Directors and Honorary Members.

11. A special General Meeting of the Directors and Honorary Members may be convened on any emergency, by the direction of the President, or of any ten Honorary Members signified in writing to the Secretary, and stating the purposes for which such special General Meeting is required; of which convenient notice shall be given to every Director and Honorary Member. The Directors and Honorary Members present at any such Meeting shall and may respectively transact any business of which notice shall have been given; but no other business than what shall have been specified in such notice shall then be taken into consideration. So assembled, they shall have full power to displace any of the Officers, excepting the President, and at once to fill up the vacancy in such manner as to them may seem expedient for the advantage of this Institution.

Anniversary Meeting. Report.

12. An Anniversary Meeting of all the Members may be held in Kidlington on the first Thursday in June, under such regulations as the General Meeting of the Honorary Members shall deem convenient. But the attendance of the Members at any such Meeting shall be voluntary; and the funds of the Institution shall not sustain any portion of the expenses incurred on such an occasion. At this Meeting may be read the Report drawn up by the Committee, signed by the two Auditors, and countersigned by the Treasurer, setting forth the state of the funds and the general prospects of the Society. This Report shall be afterwards printed, and every Member shall receive a copy of the same, for which he shall pay a sum not exceeding two pence.

Securities.

13. Any Officer of the Society, or any person appointed to any office, in any wise touching or concerning the receipt, management, or expenditure, of any sum of money collected for the purposes of this Institution, shall (if required by the Committee) become bound in a bond for the just and faithful execution of his office and trust, according to the Act 10th Geo. IV. cap. 56.

Limitation of Responsibility.

14. No Officer of this Society shall be liable to make good any deficiency which may arise in the funds thereof, unless he shall have declared, by writing under his hand, deposited and registered in like manner with the Rules of this Society, that he is willing so to be answerable; and it shall be lawful for each Officer, or for all the Officers collectively, to limit his or their responsibility, to such sum as shall be specified in any such instrument or writing: Provided always, that every Officer of this Institution shall be personally responsible and liable for all monies actually received by him on account of, or to and for the use of, this Society.

Documents of the Society.

15. The Account Books and all the other documents of the Society shall be kept in a fire-proof box with two locks; one key to be in the possession of the Senior Warden, and the other in that of the Senior Steward: the box itself is always to remain in the Club room. The Accounts shall be open for the inspection of the Members upon every monthly Meeting.

Investments. Honorary Fund.

16. All monies belonging to the Society shall be invested in the names of the Trustees for the time being, in the Savings Bank at Oxford, or in Government securities, or in real or heritable securities, or heritable property, as from time to time the Directors shall appoint. But no money belonging to this Institution shall be invested on any real security, unless an abstract of the Title-deeds and a draft of the Conveyance relating to any such investment shall have been previously approved by a Barrister at Law, specially appointed for that purpose by the Committee. All the Honorary Subscriptions, Donations, and Benefactions, the Entrance Fees, the immediate Benefit Fees, and the Fines, shall constitute the Honorary Fund, which shall be allowed to accumulate in the Savings Bank at Oxford, in the Treasurer's name for the time being, until it amounts to £100, and no more, when a moiety of this sum shall be at once paid over to the General Fund for ever; the accumulation shall then go on as before, until another payment of equal amount can be made to the General Fund, and so on from time to time continually. All the expenses of management, as far as practicable, shall be paid out of the Honorary Fund.

Treasurer.

17. The Treasurer shall receive from the several Officers at the close of every Meeting the monies then in their hands due to the Society; and at the order of the Committee shall supply the Stewards or other Officers with a sufficient sum to satisfy the just demands upon them. He shall place the balance from time to time at the beginning of every month, in the Savings Bank at Oxford in his own name, until such a sum shall accrue as the Directors may deem right to be invested in the names of the Trustees. He shall balance his Cash account monthly, and if required supply the Clerk of the Club with a duplicate thereof.

Wardens.

18. The Wardens shall receive from the Benefit Members their monthly contributions, fines, and all other payments. They shall examine and enquire into all claims upon the Society, and shall see that the accompts are duly kept by the Clerk. They shall receive proposals for admission, and demands for allowances of every description granted by the Rules.

Secretary.

19. The Secretary shall keep a Minute-book of all that takes place at every Meeting of the Society, whether in Committee or otherwise, and shall record correctly the names of the Directors then present: such minutes to be authenticated by the signature of the Chairman of the same Meeting, and to be read and confirmed at the next. He shall also conduct the general correspondence of the Society.

Stewards.

20. Two Stewards out of the four annually appointed shall attend the Monthly Meetings for consecutive periods of six months each, regulated by the order in which their names alphabetically stand. They shall be called the Visiting Stewards: they shall assist the Wardens in transacting such business as may occur, and shall certify in writing all sums of money received by and paid to them as Stewards. It shall also be the duty of the Visiting Stewards to enquire into the cases of such as require to be relieved, to visit the sick, to see that all Members who have any claim upon the Society are properly attended to, and to watch over the interests of the Institution in such ways as the Committee may direct. They may submit for the consideration of the Directors, at any time assembled, such observations and suggestions as they may deem calculated to promote the welfare of the Society. The two other Stewards may also attend all the Meetings when they please.

Clerk of the Club.

21. A Clerk of the Club shall at any time and at all times be appointed by the Directors, dismissable at the pleasure of a general Meeting of the whole Committee convened for that purpose. The Honorary Members at their annual Meeting may grant him such a salary as in their judgment may be sufficient to compensate for the labours of his office: and it shall cease whenever he ceases to execute his office. It shall be his business to keep the accompts, to attend upon the Committee at their monthly and other Meetings, to collect the honorary Subscriptions, and to perform such offices in the general working of this Society as from time to time the Directors may appoint.

Sub-Committee.

22. The Committee of Directors shall have it in their power to nominate a Sub-Committee in any place or district, and for any particular purpose in accordance with the Rules of this Institution, the powers delegated to whom shall be

entered into a book by the Secretary. Such Committee shall keep minutes of all their proceedings, and a majority of them shall always be necessary to concur in any act of such Committee. And all acts and orders of such Sub-Committee, under the powers delegated to them, shall have the like force and effect, as the acts and orders of this Society at any general Meeting thereof could or might have had : Provided always, that the transactions of such Committee shall be entered in their Minute-book belonging to the Society, and shall be from time to time, and at all times, subject and liable to the review, allowance, or disallowance, and control of the Standing Committee of Directors.

Reference to an Actuary.

23. If the Directors of this Society shall be apprehensive that the funds of the same, together with any sum for which any Members may have made themselves responsible, are likely to prove insufficient to make all the payments about to become due to the several parties interested according to the Rules of this Institution ; the said Directors shall forthwith state their apprehensions, with the grounds thereof, to an Actuary of one of the principal Life-assurance Offices in London, who shall, upon a full statement of the Society's affairs, adjust the claims of all parties interested as to him may appear to be fair and equitable. And if on the other hand it should appear at any time, by a certificate to that effect obtained by the direction of a Committee of all the Honorary Members, from an Actuary of some principal Life-assurance Office in London, that a surplus of more than £1000 exists beyond the probable prospective demands upon the funds of the Society ; then in that case three-fourths of such surplus may be laid out in government security or in real estate, in the name of the President of the Society for the time being, for the purpose of building an almshouse in Kidlington, or otherwise of increasing the endowment of any almshouse or almshouses in Kidlington, in such a way and with such a view to the general advantage of the Members of this Society as to a majority of the Honorary Members specially convened for that purpose shall appear to be most advisable, and the remaining one fourth part of such surplus shall continue untouched in the general funds of the Society. But no surplus of the funds less than this shall at any time be removed from the general stock, nor shall it ever be laid out otherwise than is here directed.

Reference to the Barrister.

24. If any doubt or difficulty should occur respecting the construction of the Rules of this Institution, the Committee

may submit a statement of the case to the Barrister appointed under the Acts relating to Friendly Societies, who shall be entitled to receive from this Institution a fee of one guinea for giving his opinion and advice thereon.

Settlement of Disputes.

25. Reference of every matter in dispute between this Society or any person acting under them, and any individual Member thereof, or person claiming on account of any Member, shall be made to the Justices of the Peace.

Alteration of the Rules.

26. No Rule confirmed by the Justices of the Peace, and enrolled at the General Quarter Sessions, shall be added to, altered, rescinded, or repealed, unless at a special General Meeting of all the Members of the Society, convened for such purpose at the requisition of at least twenty Members thereof, and in accordance with the provisions in such cases especially made by 10th Geo. IV. cap. 56.

Dissolution of the Society.

27. It shall not be lawful for this Society, by any Rule at any General Meeting, or otherwise, to dissolve or determine this Society, so long as the intents or purposes declared by this Society, or any of them, remain to be carried into effect, without obtaining the votes of consent of five-sixths in value of the then existing Honorary and Benefit Members of this Society, to be ascertained in manner hereinafter mentioned; and also the consent of all persons then receiving or then entitled to receive relief from this Institution, either on account of sickness, age, or infirmity, to be testified under their hands individually and respectively. And for the purpose of ascertaining the votes of such five-sixths in value, every Honorary or Benefit Member shall be entitled to one vote, and an additional vote for every five years that he may have been an Honorary or Benefit Member; provided that no one Honorary or Benefit Member shall have more than five votes in the whole. And in all cases of dissolution, the intended appropriation or division of the funds or other property of this Institution shall be fairly and distinctly stated in the proposed plan of dissolution prior to such consent being given. Nor shall it be lawful for this Society, by any Rule, to direct the division or distribution of the stock or fund of this Institution, or any part thereof, to or amongst the several Members, other than for carrying into effect the general intents and purposes of this Institution, declared by its Rules and confirmed by the Justices of the Peace.

Quinquennial Returns.

28. This Society shall within three months after the month of December, 1840, and so again within three months after the expiration of every further period of five years, transmit to the Barrister at Law appointed to certify the Rules of Friendly Societies, a Return of the rate of sickness and mortality experienced by this Society within such periods, according to the form contained in the Schedule annexed to these Rules.

II. ADMISSION, MONTHLY CONTRIBUTIONS, &c.

Proposal for Admission.

29. Any person desirous of becoming a Member of this Society, shall, if required, attend at one of the monthly Meetings of the Committee. His application shall be tendered according to the form for that purpose given in the Appendix to these Rules. He shall deliver to the Secretary a Certificate of the register of his baptism, or a declaration made before a Justice of the Peace certifying his age, and stating that no such register is to be found. If proposing to contract for any weekly allowance in sickness, or for any reversionary payment on death, he shall also deliver to the Secretary a certificate of health and sound constitution, signed by some Surgeon acquainted with him, and countersigned by the Honorary Surgeon of this Society. All other forms required by the Directors for the admission of Members shall also be complied with by such candidates for admission.

Declaration and Enrolment.

30. Every candidate whose proposals and certificates have been approved, shall on admission, or on attaining the age of ten years, sign the declaration given in the Appendix to these rules for that purpose. When such declaration shall have been duly executed, and the usual payments shall have been made, the candidate shall be enrolled as a Member of this Society.

Entrance-Fee. Copy of the Rules.

31. Each Member when admitted to any benefit shall pay an entrance-fee equal to his respective monthly contribution. A copy of the Rules shall then be bought and paid for by him at the stated price.

Classification.

32. The Members of this Society shall be divided into the several classes of payments and allowances hereinafter adopted

in the several Tables. Every person may, on his proposal for admission, select the Class to which he is desirous of belonging; but not so as to assure any weekly allowance in sickness exceeding the average of his weekly earnings or emoluments, to be calculated from the year next preceding his admission.

Change of Class.

33. Any Member desirous of ascending from a lower to a higher class, may tender to the Committee a proposal for an additional assurance. And any Member wishing to descend from a higher to a lower class, by reason of inability to pay the monthly contributions, may apply to the Directors for permission to determine the assurances of any one class or more, without forfeiting any other assurance. But the Directors, in the exercise of their discretion, may refuse to grant either of these applications.

Incidental Expenses.

34. Every expense occasioned by postage, carriage, or otherwise, in conducting the transactions between this Society and the Members thereof, shall be discharged by the individual Member on whose account such expense may have been incurred. The sum so due to the Institution shall be recoverable in like manner, and subject to the same fines, as the arrears of the monthly payments.

Monthly Contributions.

35. Every assurance may be effected by the payment of the monthly contributions specified in the Tables adopted by this Institution, according to the age of the Member at the time of admission. The monthly contributions shall become due on the day of the date of the contract, and shall until they cease continue to be due in sickness and health on the first Monday in every calendar month: they shall be paid to the Wardens at the appointed place of meeting, and at the hours before specified, either personally or otherwise. Any Member is allowed to make his payments in advance.

Single Payments.

36. A single contribution may be paid on admission, or at any subsequent time or times, so as to redeem either the whole of the monthly contributions payable by any Member, or any fractional part thereof, to be ascertained according to the Tables of the Society.

Purchase of Assurances by the Society.

37. If any Member shall enter into Her Majesty's army or navy, or be required to go abroad, or to leave the county

or district in order to reside in any other place not convenient for the beneficial purposes of this Society, or be rendered incapable, through no fault of his own, of continuing to pay any part of his monthly contributions; it shall be lawful in all such cases for the Directors to purchase from any such Member, out of the funds of the Society, his interest in any benefit of the Society, or otherwise to make a reduction in the benefit, as they shall think proper, and the Tables shall warrant; which purchase shall not be valid until confirmed at a second and third Committee Meeting. But the Directors shall not be compellable to act in such cases otherwise than they think proper.

Contribution to Anniversary Meeting.

38. The sum of two pence may be paid monthly to the Wardens, together with the monthly contributions, towards defraying the expense of the Anniversary Meeting, by such as choose to join in the same.

Additional Monthly Contribution.

39. In the event of its being found by the Honorary Members assembled at their Annual Meeting at any future time or times, that the expenses of conducting the Society are greater than the funds of the Society can with a due regard to prudence and security be likely to support, it shall be lawful for them to require from all Members thirteen monthly contributions in the year instead of twelve: and every Member shall in case of non-payment be subject to the fines and forfeitures imposed by the Rules of this Institution for monthly contributions in arrear.

Members in Workhouse.

40. If any Member should become an inmate of any Workhouse, he shall neither make any payment to the Society, nor receive any benefit therefrom, during the time he remains therein; but if he comes out before the expiration of twelve calendar months, he shall be reinstated; without being called upon to make good any payments which may have become due to the Society during the term of such residence, provided he gives notice of his situation to the Clerk within one month after he goes into the house, and within one month after he comes out. His payments shall recommence from the first pay-day after he gives the latter notice, when he shall also produce a certificate of sound health from the Honorary Surgeon; and these conditions being complied with, from that time he shall be restored to all the benefits of the Society, and become subject to all its Rules. In case any

Member dies within the twelve months, he shall, in lieu of all other benefits, be buried at the expense of the Society. But if he remain in the house beyond the term of twelve calendar months, and then does not keep up his payments, all the benefits of the Society shall cease to him; but he may afterwards, at the discretion of the Committee, be reinstated, on paying all arrears and interest from the date of his last payment.

III. SICKNESS BENEFIT.

Sickness Benefit with an Annuity.

41. Every Member under twenty years of age, assuring any weekly pay in sickness, shall, on admission, assure an annuity to commence after the age of 65 years, or after the age of 70 years, or else a reversionary payment upon his death, each equal in amount to the sums respectively specified in the Table of the class to which he may belong.

Sickness pay of two kinds.

42. Sickness entitled to weekly pay shall be of two kinds. The first to be a state of total and undisputed incapacity to work in any way, or to earn money by any means whatsoever, and for the sake of distinction to be called "Bed-lying sickness:" the second, to be an inability to do hard work, or engage with full activity in usual employment, though not preventing moderate exertion, or the doing jobs of an easy kind, to be called "Walking-sickness." The whole amount contributed for is to be paid in bed-lying sickness, and half the amount in walking-sickness.

Notice of Sickness.

43. Any Member being sick shall send a written notice thereof to the Clerk of the Club, according to the prescribed form, signed by the sick Member, or if he be unable through sickness to sign it, then by some relation or friend on his behalf: it shall also be signed by some respectable medical practitioner, and countersigned by the Honorary Surgeon of the Society. But if the Member be not resident within the limits of the parish of Kidlington, every such notice shall also be certified in like manner by the Minister of the parish wherein the sick person is residing, or by the Churchwardens, or by the Overseers of the poor, or by an Honorary Member of his own parish. Such notice shall be considered as a Declaration of sickness, and a "Demand for pay" accordingly: but no claim for sickness-pay shall be allowed unless it be certified to be a just claim, and whether for bed-lying-pay or walking-pay.

Weekly and other Certificates in Sickness.

44. A paper called "The Sick List," shall be given to every Member demanding sickness-pay, which shall be signed once in every week by some surgeon or apothecary as above, without which signature no such allowance shall be paid by the Stewards but at their own risk. And whatever proofs of the nature or continuation of sickness shall be required from time to time by the Committee, or by any Officer on their behalf, shall be given, or pay for the same shall be withheld.

Payments in Sickness.

45. Sickness-pay shall be considered to be due one week after the Clerk shall have received the declaration of sickness; and when allowed by the Directors, or any Officer appointed by them for the purpose, shall be payable once a week at such convenient time, and in such way of accommodation to sick Members, as may be directed. Any Member having been ill more than one week, and resuming his employment before the expiration of another week, shall receive his pay for the odd days.

Notice of recovery from Sickness.

46. A Member having recovered from sickness, after having sent in his declaration according to Rule 43, shall give notice in writing of his recovery to the Clerk, or be liable to a fine of sixpence per week, whilst neglecting to do so, and be further subject to Rules of conduct affecting sick Members.

Immediate Sickness Fee.

47. Sickness-pay shall not be due to any Member until he shall have contributed for the same during twelve months after admission. But any Member may be admitted to the right of sickness pay, when due, from the day of the date of his admission, provided he shall pay down, at the time of his admission, a sum equal to ten monthly contributions for sickness-pay, to be called an "Immediate sickness fee," the same to be independent of, and in addition to, the usual payments of his monthly and entrance contributions.

Disqualifications in Sickness.

48. Sickness pay shall not be due in any of the following cases:

- a. To any Member who is so little unwell, or so far recovered, as not to be prevented by reason of sickness from earning by his labour *more* money in the week than his walking-pay would amount to in such time.

- b. To any Member on account of any sickness which shall be for a less time than seven days, reckoning from the day on which the declaration was received.
- c. To any Member whilst he is suffering from any disease or infirmity, with which he may have known himself to have been afflicted at the time of his admission into the Society; or which may have been contracted afterwards by profligacy, drunkenness, quarrelling, or any act whatsoever contrary to law.
- d. To any Member whilst confined in any jail or bridewell, except it be on account of debt; and then one half of the sickness-pay which should have been otherwise due to such Member shall be allowed to him.
- e. To any Member whilst serving in Her Majesty's army or navy, or at sea, or absent beyond the limits of the united kingdom.
- f. To any female Member during pregnancy, or in any sickness arising immediately out of, or occasioned by, pregnancy, or miscarriage, or lying in, or during the first month after her lying in. But every female married Member shall receive 10s. 6d. whenever she lies in.

Quarter-pay.

49. If any Member shall become disabled by loss of limb or sight, or by apoplexy, palsy, insanity, or other injury, disorder, or disease, so as to be permanently incapable of any kind or sort of profitable employment, provided it be made out to the full and entire satisfaction of the Committee, not less than eight Directors being present, that such disability does exist and is likely to continue: then in such a case, the Member so disabled shall, in place of all other claims for sickness-pay, be entitled to a weekly allowance during his life, of one quarter of his full-pay until the age of 65, to be increased to one half of the same, being his superannuated allowance after 65; or of one quarter of his full-pay until the age of 70, to be increased to one half of the same, being his superannuated allowance after the age of 70: but if such disabled Member be not entitled to any superannuated allowance, then his quarter-pay shall continue until the period of his death. Provided always, that neither the full-pay nor the half-pay shall be reduced to quarter-pay, until after the expiration of 26 weeks' usual sickness-pay, to be reckoned from the date of the demand for pay. But any Member having been put upon this reduced allowance by reason of permanent sickness, shall upon unexpected recovery be placed again, if the Committee think it right, in the same situation he was in when a healthy Member, and his allowance shall then be withdrawn.

Reductions in case of long sickness.

50. Whenever any Member of this Society shall have received for 26 weeks in succession full-pay for sickness or infirmity, he shall be reduced to half-pay, whatever may be the nature of the sickness; and in the like manner whenever any Member shall have received for 26 weeks in succession half-pay for sickness or infirmity, he shall be reduced to quarter-pay. Moreover, if any Member shall have received full-pay or half-pay for a less period than 26 weeks, he shall not be allowed to begin his 26 over again, on the renewal of sickness, until he shall have ceased to receive any pay whatever, on account of sickness, for twelve calendar months; but if he fall ill within that time, he shall be placed in the same situation as when he ceased to receive any relief, and shall receive such relief, and no other, as he would have received had no cessation of sickness occurred.

Suspension of pay in sickness.

51. Sickness-pay shall be suspended, when any Member after having declared himself sick, and not having withdrawn the declaration of sickness, shall, upon being visited by any Officer of the Society, refuse to be seen by him or them, or to answer such reasonable questions touching his health, as he or they may ask: Or shall drink or gamble in any house or place of public entertainment, or in and about any of the premises thereof: or shall be found at any fair, feast, or revel: Or shall prevent or delay by any wilful act or misconduct the recovery of his health: Or shall by counterfeited sickness, or by any wilful misrepresentation, or false statement, or concealment of facts, defraud or attempt to defraud the Society: Or shall be out of doors under circumstances as above, between the hours of sunset and sunrise: Or shall leave home for more than one day without sending to the Clerk a certificate signed by a respectable Surgeon, specifying the place to which he is going, and for what time, and that such removal for such time is not likely to protract his recovery: Or when a Member shall at any time after admission quit his usual place of residence for more than two months, without having given notice thereof to the Clerk. Whenever sickness-pay shall have been suspended in any cases, as above, it shall continue to be so suspended until restored again by the Committee.

IV. SUPERANNUATION ALLOWANCE.

When and how due.

52. When any Member contributing for sickness-pay and superannuation allowance, shall attain the age of 65 years, in the case of an assurance of sickness-pay until 65, or of 70 years in the case of an assurance of sickness-pay until 70, he shall be entitled to an allowance out of the funds of the Society, to be paid to him weekly, in sickness or health, by way of "superannuation allowance," during the remainder of his life, of one half the amount of his full-pay in sickness. And in the case of any such superannuation allowance being made as above to any Member, such Member shall have no further claims upon the Society for sickness-pay.

Separate Contract for Annuities.

53. The Directors may at any time, by a separate contract, assure to any person any annuity or annuities, to be found in and according to the Rules and the Tables of calculations of this Institution, without requiring such annuitant to make any other assurance, or to deliver any certificate of health.

Annuities after 60 years of age.

54. No contract for any annuity commencing at the age of 60 years, shall be conjoined or connected with any assurance relating to weekly-pay in sickness, or to a reversionary payment on death; neither shall any such annuity affect or control in any manner the payments due, either to the Institution or the Members, on account of any other assurance.

Payment of Annuities.

55. Every annuity shall become due weekly, and shall be paid in such way of accommodation to the Members, either weekly, monthly, or quarterly, as the Directors may determine.

V. REVERSIONARY PAYMENTS AT DEATH.

Separate Contract for Reversionary Payments.

56. Any Member may at any time, by a separate contract, effect an assurance payable at death, provided the same can be done according to the Rules and calculations of this Society, without being required to make any other assurance whatever.

Limitation of Reversionary Payments.

57. The sum of every reversionary payment shall be an even number of pounds. The whole of the reversionary pay-

ments assured upon one and the same life shall in no case exceed the sum of Fifty Pounds.

Half of Reversionary Payments.

58. If any Member shall enter into Her Majesty's army or navy, or being therein shall die in such service, or if any Member shall die by shipwreck or other accident whilst at sea, or upon rivers, or on canals, or on railroads, or in any case beyond the limits of the United Kingdom, half only of the payment assured at death shall be due on his account; but it shall be lawful for the Directors, if they think proper, to grant the whole payment even under these circumstances. But if any Member shall have made a payment in full, in place of a monthly contribution or contributions, equal to or exceeding in amount the sum assured as a payment at death, then the whole of the sum assured shall be due and paid upon his death, any thing in this rule to the contrary notwithstanding.

Interval required for a Reversionary Payment.

59. A payment at death shall not be due during the twelve months next following the day of first contributing for it. But if a Member shall die after having made a payment in full for his payment at death, and the same shall not be due by reason of this Rule, then shall the amount of such single payment be returned, a deduction from it being first made of such monthly contributions as would have been paid for the benefit if no such single payment had been made.

Immediate Reversionary Benefit.

60. It shall be lawful for the Directors to contract in the case of any assurance for death-pay, that upon the payment of an amount equal to twelve monthly contributions, at the time of making such assurance, in addition to the usual monthly contributions and entrance-fee, or to the payment in full, (as the case may be,) such assurance shall immediately take effect, and any sum assured by it shall be due and paid in accordance with the other Rules of the Society, whenever death may happen.

Forfeiture of Reversionary Payments.

61. A payment at death shall be forfeited to the Society and for its uses, if any Member, otherwise entitled to it, shall die by reason of any disease or disorder tending to shorten life to which he knew himself to have been subject before his admission, and of which he had not given notice on admission: Or, by sentence of law, or whilst engaged or in consequence of being engaged in any act contrary to law: Or, by self-murder: Or, by any wilful or voluntary act of his own.

VI. FINES AND FRAUD.

Transfer of Assurances.

62. No benefit in this Society shall be assigned or transferred by a Member except to the Society, and not then without the consent of the Directors at a second and third Committee Meeting to be confirmed and agreed to, under the penalty of forfeiting it.

Non-attendance of Officers.

63. The Treasurer, the Secretary, the two Wardens, and the two Visiting Stewards, shall each be fined half-a-crown if absent from any one Meeting of the Committee or of the whole Society, or during any part of the same, except in cases of sickness or unavoidable business, (to be judged of by the Committee,) when the fine shall still be enforced, excepting such Officer shall send due notice of his absence to the Clerk, and also procure a competent Member to supply his place.

Intemperate language or conduct.

64. A fine of not less than One Shilling and not exceeding Five Shillings, at the discretion of the Committee, shall be imposed upon any Member who on any day of any Meeting of the Society shall be proved to have been guilty of intemperate language or conduct, or in any wise to have interrupted the business of the day: and such fine shall be doubled upon any succeeding conviction.

Summons by the Directors.

65. Any Member who shall refuse or neglect to attend the Committee when specially summoned by the Clerk in their behalf so to do, for the purpose of giving evidence relating to any matter in dispute, or who shall refuse to answer any reasonable questions in any way relating to such matters, shall be fined half a crown for the first offence, twenty shillings for the second offence, and upon persisting in such refusal or neglect shall be for ever excluded from this Society, and forfeit all his interest and monies therein to the general uses thereof.

Forfeiture of Sickness-pay.

66. Whatever amount of sickness-pay may remain unclaimed for a month, except in the case of Members more than five miles distant from Kidlington Church, shall be forfeited to the Society.

Arrears.

67. It shall be lawful for the Directors, or any Agent on their behalf, to demand a fine of one-tenth of the monthly

contributions payable by a Member, where such monthly contributions remain unpaid for two months; but in the case of any Member not clearing the books on the quarterly pay-days, (in March, June, September, and December,) he shall pay a fine of two-tenths of such monthly contributions as may be due. And in the case of the monthly contributions due from any Member continuing to be in arrear on a second quarter-day as above, he shall pay a fine of four-tenths of such monthly contributions as may be then due. And if they be in arrear and not paid on the receiving-day of the seventh month, and the contributions of the seven months be remaining unpaid, then shall the assurance for which such contributions are due and unpaid, be forfeited, and all monies received for the same be applicable to the general uses of the Society. All fines shall be likewise recoverable in the same way. But if it shall be made to appear to the Directors, that such arrears for seven months were occasioned by absence from this county, or any other circumstance over which the Member whose contributions are in arrear had no control, then may his assurance be continued, as though his monthly contributions and fines had been regularly paid, provided that all arrears are paid up within twelve months of the day when the assurance became forfeited, together with a fine of not less than the sum of six monthly contributions.

Separate Arrears.

68. Any amount of benefit which a Member shall have paid for by a single payment or single payments, shall not be forfeited on account of arrears due from any such Member on account of any other amount of benefit assured by him, except where it may be otherwise appointed by or through any covenant made, or by means of fraud.

No Benefit without Payment of Arrears.

69. No benefit whatever shall be due and payable to a Member, until all his arrears and fines are completely discharged.

Fraud. Felony. Exclusion.

70. If any Member shall by any artful, false, or fraudulent representation, obtain, or attempt to obtain, for himself or for any other person, any allowance, benefit, or money from this Society, or receive the same knowing himself not entitled thereunto, or be privy to any such fraudulent dealing and not report it to the Wardens, he shall be fined to the full amount of all the money received, or attempted to be received, by means of such fraud, with the addition of twenty shillings. And if any Member be guilty of felony, or of a second fraudu-

lent offence, he shall be excluded for ever from this Society, upon the case being duly proved to the satisfaction of the Directors; and all his claim to any benefit from this Society shall thereupon cease, any thing in the Rules of this Society to the contrary notwithstanding, and the monies which may have been paid for the same shall be applicable to the general uses of the Society.

VII. TABLES.

List of the Tables.

Table A. Shewing the Monthly Contributions for assuring sickness-pay, superannuation allowance, and death-pay. Payments to cease, and superannuation to begin at 65.

Table B. The same. Payments to cease, and superannuation to begin at 70.

Table C. Shewing the Monthly Contributions for sickness-pay and superannuation allowance, without death-pay. Payments to cease, and superannuation to begin either at 65 or 70.

Table D. Shewing the Monthly Contributions for death-pay, without superannuation allowance or sickness-pay. Payments to be continued until 65, 70, or death.

Table E. Shewing the Monthly Contributions for superannuation allowance, to commence at 60, 65, or 70, when payments are to cease.

Table F. Shewing the Monthly Contributions for sickness-pay alone, during the whole term of life. Payments to cease at 65.

Table G. Shewing the value of every "Penny Monthly Contribution," payable until 65 or 70.

TABLE A. CLASS I.
SICKNESS PAY UNTIL 65.—SUPERANNUATION OR HALF-PAY
WHETHER IN SICKNESS OR HEALTH AT 65.—DEATH PAY.

Monthly Contributions to cease at 65.

Age next birthday.	4s. a week in Sickness and £4. at Death.	6s. a week in Sickness and £6. at Death.	8s. a week in Sickness and £8. at Death.	10s. a week in Sickness and £10. at Death.	12s. a week in Sickness and £12. at Death.	14s. a week in Sickness and £14. at Death.
10	s. d. 0 7½	s. d. 0 11	s. d. 1 2½	s. d. 1 6½	s. d. 1 9½	s. d. 2 1½
11	0 7½	0 11½	1 3	1 6½	1 10½	2 2½
12	0 8	1 0	1 4	1 8	2 0	2 4
13	0 8	1 0	1 4	1 8	2 0	2 4
14	0 8½	1 0½	1 5	1 9½	2 1½	2 5½
15	0 8½	1 0½	1 5	1 9½	2 1½	2 5½
16	0 9	1 1½	1 6	1 10½	2 3	2 7½
17	0 9	1 1½	1 6	1 10½	2 3	2 7½
18	0 9½	1 2½	1 7	1 11½	2 4½	2 9½
19	0 10	1 3	1 8	2 1	2 6	2 11
20	0 10	1 3	1 8	2 1	2 6	2 11
21	0 10	1 3	1 8	2 1	2 6	2 11
22	0 10½	1 3½	1 9	2 2½	2 7½	3 0½
23	0 10½	1 3½	1 9	2 2½	2 7½	3 0½
24	0 11½	1 5½	1 11	2 4½	2 10½	3 4½
25	1 0	1 6½	2 0	2 6	3 0	3 6
26	1 0½	1 6½	2 1	2 7½	3 1½	3 7½
27	1 1	1 7½	2 2	2 8½	3 3	3 9½
28	1 1½	1 8½	2 3	2 9½	3 4½	3 11½
29	1 2	1 9	2 4	2 11	3 6	4 1
30	1 2½	1 9½	2 5	3 0½	3 7½	4 2½
31	1 3	1 10½	2 6	3 1½	3 9	4 4½
32	1 4	2 0	2 8	3 4	4 0	4 8
33	1 4½	2 0½	2 9	3 5½	4 1½	4 9½
34	1 5	2 2½	2 11	3 7½	4 4½	5 1½
35	1 6½	2 3½	3 1	3 10½	4 7½	5 4½
36	1 7	2 4½	3 2	3 11½	4 9	5 6½
37	1 8	2 6	3 4	4 2	5 0	5 10
38	1 9	2 7½	3 6	4 4½	5 3	6 1½
39	1 10½	2 9½	3 9	4 8½	5 7½	6 6½
40	1 11½	2 11½	3 11	4 10½	5 10½	6 10½
41	2 1	3 1½	4 2	5 2½	6 3	7 3½
42	2 2	3 3	4 4	5 5	6 6	7 7
43	2 4½	3 6½	4 9	5 11½	7 1½	8 3½
44	2 6	3 9	5 0	6 3	7 6	8 9
45	2 8	4 0	5 4	6 8	8 0	9 4
46	2 10½	4 3½	5 9	7 4½	8 7½	10 0½
47	3 1½	4 8½	6 3	7 9½	9 4½	10 11½
48	3 4	5 0	6 8	8 4	10 0	11 8
49	3 8	5 6	7 4	9 2	11 0	12 10
50	3 11½	5 11½	7 11	9 10½	11 10½	13 10½
51	4 3	6 4½	8 6½	10 8	12 9½	14 11½
52	4 7½	6 11½	9 3½	11 7½	13 11½	16 3
53	5 0½	7 7	10 1½	12 7½	15 2½	17 8½
54	5 6½	8 4	11 1½	13 10½	16 8½	19 5½
55	6 2½	9 3½	12 4½	15 5½	18 6½	21 8

Any sum of allowance (in accordance with the Rules of the Society) not exceeding 20s. a week full pay, may be assured at proportionate rates.

TABLE B. CLASS II.

SICKNESS PAY UNTIL 70.—SUPERANNUATION OR HALF-PAY
WHETHER IN SICKNESS OR HEALTH AT 70.—DEATH PAY.

Monthly Contributions to cease at 70.

Age next birth- day.	4s. a week in Sickness and £4 at Death.		6s. a week in Sickness and £6 at Death.		8s. a week in Sickness and £8 at Death.		10s. a week in Sickness and £10 at Death.		12s. a week in Sickness and £12 at Death.		14s. a week in Sickness and £14 at Death.	
	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.	s.	d.
11	0	6½	0	9½	1	1	1	4½	1	7½	1	10½
12	0	6½	0	9½	1	1	1	4½	1	7½	1	10½
13	0	7	0	10½	1	2	1	5½	1	9	2	0½
14	0	8	1	0	1	4	1	8	2	0	2	4
15	0	8	1	0	1	4	1	8	2	0	2	4
16	0	8	1	0	1	4	1	8	2	0	2	4
17	0	8	1	0	1	4	1	8	2	0	2	4
18	0	8½	1	0½	1	5	1	9½	2	1½	2	5½
19	0	8½	1	0½	1	5	1	9½	2	1½	2	5½
20	0	9	1	1½	1	6	1	10½	2	3	2	7½
21	0	9	1	1½	1	6	1	10½	2	3	2	7½
22	0	9	1	1½	1	6	1	10½	2	3	2	7½
23	0	9	1	1½	1	6	1	10½	2	3	2	7½
24	0	10	1	3	1	8	2	1	2	6	2	11
25	0	10	1	3	1	8	2	1	2	6	2	11
26	0	10½	1	3½	1	9	2	2½	2	7½	3	0½
27	0	10½	1	3½	1	9	2	2½	2	7½	3	0½
28	0	11½	1	5½	1	11	2	4½	2	10½	3	4½
29	0	11½	1	5½	1	11	2	4½	2	10½	3	4½
30	0	11½	1	5½	1	11	2	4½	2	10½	3	4½
31	1	0½	1	6½	2	1	2	7½	3	1½	3	7½
32	1	0½	1	6½	2	1	2	7½	3	1½	3	7½
33	1	1	1	7½	2	2	2	8½	3	3	3	9½
34	1	1½	1	8½	2	3	2	9½	3	4½	3	11½
35	1	2½	1	9½	2	5	3	0½	3	7½	4	2½
36	1	3½	1	10½	2	7	3	1½	3	10½	4	5½
37	1	3½	1	11½	2	7	3	2½	3	10½	4	6½
38	1	4½	2	0½	2	9	3	5½	4	1½	4	9½
39	1	5½	2	2½	2	11	3	7½	4	4½	5	1½
40	1	6½	2	3½	3	1	3	10½	4	7½	5	4½
41	1	8	2	6	3	4	4	2	5	0	5	10
42	1	9	2	7½	3	6	4	4½	5	3	6	1½
43	1	10	2	9	3	8	4	7	5	6	6	5
44	1	11	2	10½	3	10	4	9½	5	9	6	8½
45	2	1	3	1½	4	2	5	2½	6	3	7	3½
46	2	2	3	3	4	4	5	5	6	6	7	7
47	2	3½	3	5½	4	7	5	8½	6	10½	8	0½
48	2	5	3	7½	4	10	6	0½	7	3	8	5½
49	2	6½	3	9½	5	1	6	4½	7	7½	8	10½
50	2	10½	4	3½	5	9	7	2½	8	7½	10	0½
51	3	2½	4	10	6	5½	8	0½	9	8½	11	3½
52	3	7½	5	4½	7	3½	9	0	10	10½	12	7½
53	4	0	6	0	8	0	10	0	12	0	14	0
54	4	5	6	7½	8	10	11	0½	13	3	15	5½
55	4	10½	7	4	9	9½	12	2½	14	8½	17	1½
56	5	6	8	3	11	0	13	9	16	6	19	3
57	6	2½	9	3½	12	5	15	6½	18	7½	21	8½
58	6	11½	10	5½	13	11	17	4½	20	10½	24	4½
59	7	9½	11	8½	15	7	19	5½	23	4½	27	3½
60	8	9	13	1	17	6	21	10½	26	3	30	7½

Any sum of allowance (in accordance with the Rules of the Society) not exceeding 20s. a week full pay, may be assured at proportionate rates.

TABLE C. CLASS III.
SICKNESS AND SUPERANNUATION PAY WITHOUT DEATH PAY.

Monthly Contributions to cease, Superannuation to begin at 65.				Monthly Contributions to cease, Superannuation to begin at 70.					
Age next birth-day.	2s. a week in sickness; 1s. a week super- annuation.		10s. a week in sickness; 5s. a week super- annuation.		Age next birth-day.	2s. a week in sickness; 1s. a week super- annuation.		10s. a week in sickness; 5s. a week super- annuation.	
	s.	d.	s.	d.		s.	d.	s.	d.
11	0	3	1	3	11	0	2½	1	0½
12	0	3½	1	4½	12	0	2½	1	0½
13	0	3½	1	4½	13	0	2½	1	1½
14	0	3½	1	4½	14	0	3	1	3
15	0	3½	1	4½	15	0	3	1	3
16	0	3½	1	5½	16	0	3	1	3
17	0	3½	1	5½	17	0	3	1	3
18	0	3½	1	6½	18	0	3½	1	4½
19	0	4	1	8	19	0	3½	1	4½
20	0	4	1	8	20	0	3½	1	5½
21	0	4	1	8	21	0	3½	1	5½
22	0	4½	1	9½	22	0	3½	1	5½
23	0	4½	1	9½	23	0	3½	1	5½
24	0	4½	1	11½	24	0	4	1	8
25	0	4½	1	11½	25	0	4	1	8
26	0	5	2	1	26	0	4	1	8
27	0	5½	2	2½	27	0	4	1	8
28	0	5½	2	3½	28	0	4½	1	10½
29	0	5½	2	4½	29	0	4½	1	10½
30	0	6	2	6	30	0	4½	1	10½
31	0	6½	2	7½	31	0	5	2	1
32	0	6½	2	9½	32	0	5	2	1
33	0	7	2	11	33	0	5½	2	2½
34	0	7½	3	0½	34	0	5½	2	3½
35	0	7½	3	2½	35	0	5½	2	4½
36	0	8	3	4	36	0	6½	2	7½
37	0	8½	3	6½	37	0	6½	2	7½
38	0	9	3	9	38	0	6½	2	9½
39	0	9½	3	11½	39	0	7½	3	0½
40	0	10	4	2	40	0	7½	3	2½
41	0	10½	4	5½	41	0	8½	3	5½
42	0	11½	4	8½	42	0	8½	3	7½
43	1	0½	5	1½	43	0	9½	3	10½
44	1	1	5	5	44	0	9½	4	0½
45	1	2	5	10	45	0	10½	4	4½
46	1	3	6	3	46	0	11	4	7
47	1	4½	6	10½	47	0	11½	4	10½
48	1	5½	7	4½	48	1	0½	5	2½
49	1	7½	8	1½	49	1	1	5	5
50	1	9½	8	10½	50	1	2½	6	1½
51	1	11½	9	8½	51	1	4½	6	9½
52	2	1½	10	7½	52	1	6	7	6
53	2	3½	11	6½	53	1	8	8	4
54	2	7	12	11	54	1	10½	9	3½
55	2	10½	14	4½	55	2	1	10	5
56	..	..	..	..	56	2	4½	11	8½
57	..	..	..	..	57	2	7½	13	2½
58	..	..	..	..	58	3	0	15	0
59	..	..	..	..	59	3	5	17	1
60	..	..	..	..	60	3	10½	19	4½

Any sum of allowance (in accordance with the Rules of the Society) not exceeding 20s. a week full pay, may be assured at proportionate rates.

TABLE D. CLASS IV.

DEATH-PAY WITHOUT SUPERANNUATION OR SICKNESS
PAY.

Assurance of £2. on Death.

Age next birth- day.	Monthly Contribution until 65.		Monthly Contribution until 70.		Monthly Contribution until Death.		Age next birth- day.	Monthly Contribution until 65.		Monthly Contribution until 70.		Monthly Contribution until Death.	
	s.	d.	s.	d.	s.	d.		s.	d.	s.	d.	s.	d.
11	0	0 $\frac{3}{4}$	0	0 $\frac{3}{4}$	0	0 $\frac{3}{4}$	36	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$
12	0	0 $\frac{3}{4}$	0	0 $\frac{3}{4}$	0	0 $\frac{3}{4}$	37	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$
13	0	0 $\frac{3}{4}$	0	0 $\frac{3}{4}$	0	0 $\frac{3}{4}$	38	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$
14	0	1	0	1	0	0 $\frac{3}{4}$	39	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$
15	0	1	0	1	0	1	40	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$
16	0	1	0	1	0	1	41	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$
17	0	1	0	1	0	1	42	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$
18	0	1	0	1	0	1	43	0	2	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$
19	0	1	0	1	0	1	44	0	2	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$
20	0	1	0	1	0	1	45	0	2	0	2	0	1 $\frac{1}{2}$
21	0	1	0	1	0	1	46	0	2 $\frac{1}{2}$	0	2	0	1 $\frac{1}{2}$
22	0	1	0	1	0	1	47	0	2 $\frac{1}{2}$	0	2	0	1 $\frac{1}{2}$
23	0	1	0	1	0	1	48	0	2 $\frac{1}{2}$	0	2	0	2
24	0	1	0	1	0	1	49	0	2 $\frac{1}{2}$	0	2 $\frac{1}{2}$	0	2
25	0	1 $\frac{1}{2}$	0	1	0	1	50	0	2 $\frac{1}{2}$	0	2 $\frac{1}{2}$	0	2
26	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1	51	..	..	0	2 $\frac{1}{2}$	0	2
27	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	52	..	..	0	2 $\frac{1}{2}$	0	2 $\frac{1}{2}$
28	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	53	..	..	0	2 $\frac{1}{2}$	0	2 $\frac{1}{2}$
29	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	54	..	..	0	2 $\frac{1}{2}$	0	2 $\frac{1}{2}$
30	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	55	..	..	0	3	0	2 $\frac{1}{2}$
31	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	56	..	..	..	..	0	2 $\frac{1}{2}$
32	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	57	..	..	..	..	0	2 $\frac{1}{2}$
33	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	58	..	..	..	..	0	2 $\frac{1}{2}$
34	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	59	..	..	..	..	0	2 $\frac{1}{2}$
35	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1 $\frac{1}{2}$	60	..	..	..	..	0	3

Any sum of assurance may be effected (in accordance with the Rules of the Society) not exceeding £50 upon one and the same life at proportionate rates.

TABLE B. CLASS V.
SUPERANNUATION ALLOWANCE WITHOUT SICKNESS
OR DEATH PAY.

Monthly Contributions to cease at 60, 65, or 70, as the case may be.

Age next birth- day.	ls. weekly after 60.		ls. weekly after 65.		ls. weekly after 70.		Age next birth- day.	ls. weekly after 60.		ls. weekly after 65.		ls. weekly after 70.	
	s.	d.	s.	d.	s.	d.		s.	d.	s.	d.	s.	d.
5	0	1 $\frac{1}{2}$	0	0 $\frac{1}{2}$	0	0 $\frac{1}{2}$	33	0	7 $\frac{1}{2}$	0	4 $\frac{1}{2}$	0	2 $\frac{1}{2}$
6	0	1 $\frac{1}{2}$	0	0 $\frac{1}{2}$	0	0 $\frac{1}{2}$	34	0	7 $\frac{1}{2}$	0	4 $\frac{1}{2}$	0	2 $\frac{1}{2}$
7	0	1 $\frac{1}{2}$	0	0 $\frac{1}{2}$	0	0 $\frac{1}{2}$	35	0	8 $\frac{1}{2}$	0	4 $\frac{1}{2}$	0	2 $\frac{1}{2}$
8	0	1 $\frac{1}{2}$	0	1	0	0 $\frac{1}{2}$	36	0	8 $\frac{1}{2}$	0	4 $\frac{1}{2}$	0	2 $\frac{1}{2}$
9	0	1 $\frac{1}{2}$	0	1	0	0 $\frac{1}{2}$	37	0	9 $\frac{1}{2}$	0	5 $\frac{1}{2}$	0	2 $\frac{1}{2}$
10	0	1 $\frac{1}{2}$	0	1	0	0 $\frac{1}{2}$	38	0	10 $\frac{1}{2}$	0	5 $\frac{1}{2}$	0	2 $\frac{1}{2}$
11	0	1 $\frac{1}{2}$	0	1	0	0 $\frac{1}{2}$	39	0	11 $\frac{1}{2}$	0	6 $\frac{1}{2}$	0	3 $\frac{1}{2}$
12	0	2	0	1 $\frac{1}{2}$	0	0 $\frac{1}{2}$	40	1	0 $\frac{1}{2}$	0	6 $\frac{1}{2}$	0	3 $\frac{1}{2}$
13	0	2	0	1 $\frac{1}{2}$	0	0 $\frac{1}{2}$	41	1	1 $\frac{1}{2}$	0	7 $\frac{1}{2}$	0	3 $\frac{1}{2}$
14	0	2 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	0 $\frac{1}{2}$	42	1	2 $\frac{1}{2}$	0	7 $\frac{1}{2}$	0	3 $\frac{1}{2}$
15	0	2 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	0 $\frac{1}{2}$	43	1	4 $\frac{1}{2}$	0	8 $\frac{1}{2}$	0	4 $\frac{1}{2}$
16	0	2 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	0 $\frac{1}{2}$	44	1	5 $\frac{1}{2}$	0	9 $\frac{1}{2}$	0	4 $\frac{1}{2}$
17	0	2 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	0 $\frac{1}{2}$	45	1	7 $\frac{1}{2}$	0	9 $\frac{1}{2}$	0	4 $\frac{1}{2}$
18	0	2 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	0 $\frac{1}{2}$	46	..	..	0	10 $\frac{1}{2}$	0	5 $\frac{1}{2}$
19	0	3	0	1 $\frac{1}{2}$	0	0 $\frac{1}{2}$	47	..	..	0	11 $\frac{1}{2}$	0	5 $\frac{1}{2}$
20	0	3	0	1 $\frac{1}{2}$	0	1	48	..	..	1	0 $\frac{1}{2}$	0	6 $\frac{1}{2}$
21	0	3 $\frac{1}{2}$	0	1 $\frac{1}{2}$	0	1	49	..	..	1	2 $\frac{1}{2}$	0	6 $\frac{1}{2}$
22	0	3 $\frac{1}{2}$	0	2	0	1	50	..	..	1	3 $\frac{1}{2}$	0	7 $\frac{1}{2}$
23	0	3 $\frac{1}{2}$	0	2	0	1	51	..	..	1	5 $\frac{1}{2}$	0	7 $\frac{1}{2}$
24	0	4	0	2 $\frac{1}{2}$	0	1 $\frac{1}{2}$	52	..	..	1	7 $\frac{1}{2}$	0	8 $\frac{1}{2}$
25	0	4 $\frac{1}{2}$	0	2 $\frac{1}{2}$	0	1 $\frac{1}{2}$	53	..	..	1	10 $\frac{1}{2}$	0	9 $\frac{1}{2}$
26	0	4 $\frac{1}{2}$	0	2 $\frac{1}{2}$	0	1 $\frac{1}{2}$	54	..	..	2	1 $\frac{1}{2}$	0	10 $\frac{1}{2}$
27	0	4 $\frac{1}{2}$	0	2 $\frac{1}{2}$	0	1 $\frac{1}{2}$	55	..	..	2	4 $\frac{1}{2}$	0	11 $\frac{1}{2}$
28	0	5	0	2 $\frac{1}{2}$	0	1 $\frac{1}{2}$	56	..	..	2	9 $\frac{1}{2}$	1	1 $\frac{1}{2}$
29	0	5 $\frac{1}{2}$	0	3	0	1 $\frac{1}{2}$	57	..	..	3	3	1	2 $\frac{1}{2}$
30	0	5 $\frac{1}{2}$	0	3 $\frac{1}{2}$	0	1 $\frac{1}{2}$	58	..	..	3	10 $\frac{1}{2}$	1	4 $\frac{1}{2}$
31	0	6 $\frac{1}{2}$	0	3 $\frac{1}{2}$	0	1 $\frac{1}{2}$	59	..	..	4	8 $\frac{1}{2}$	1	7 $\frac{1}{2}$
32	0	6 $\frac{1}{2}$	0	3 $\frac{1}{2}$	0	1 $\frac{1}{2}$	60	..	..	5	10 $\frac{1}{2}$	1	10 $\frac{1}{2}$

Any sum of allowance may be assured (in accordance with the Rules of the Society) not exceeding 10s. a week, at proportionate rates.

TABLE F. CLASS VI.

SICKNESS PAY, WITHOUT SUPERANNUATION AND DEATH
PAY, TO CONTINUE DURING THE WHOLE TERM OF LIFE.

Monthly Contributions to cease at 65.

Age next birth- day.	2s. a week.		4s. a week.		6s. a week.		Age next birth- day.	2s. a week.		4s. a week.		6s. a week.	
	s.	d.	s.	d.	s.	d.		s.	d.	s.	d.	s.	d.
10	0	2 $\frac{1}{2}$	0	5 $\frac{1}{2}$	0	8 $\frac{1}{2}$	33	0	4 $\frac{1}{2}$	0	9	1	1 $\frac{1}{2}$
11	0	2 $\frac{1}{2}$	0	5 $\frac{1}{2}$	0	8 $\frac{1}{2}$	34	0	4 $\frac{1}{2}$	0	9 $\frac{1}{2}$	1	2 $\frac{1}{2}$
12	0	2 $\frac{1}{2}$	0	5 $\frac{1}{2}$	0	8 $\frac{1}{2}$	35	0	4 $\frac{1}{2}$	0	9 $\frac{1}{2}$	1	2 $\frac{1}{2}$
13	0	2 $\frac{1}{2}$	0	5 $\frac{1}{2}$	0	8 $\frac{1}{2}$	36	0	5	0	10	1	3
14	0	2 $\frac{1}{2}$	0	5 $\frac{1}{2}$	0	8 $\frac{1}{2}$	37	0	5 $\frac{1}{2}$	0	10 $\frac{1}{2}$	1	3 $\frac{1}{2}$
15	0	2 $\frac{1}{2}$	0	5 $\frac{1}{2}$	0	8 $\frac{1}{2}$	38	0	5 $\frac{1}{2}$	0	11	1	4 $\frac{1}{2}$
16	0	3	0	6	0	9	39	0	5 $\frac{1}{2}$	0	11 $\frac{1}{2}$	1	4 $\frac{1}{2}$
17	0	3	0	6	0	9	40	0	5 $\frac{1}{2}$	0	11 $\frac{1}{2}$	1	5 $\frac{1}{2}$
18	0	3	0	6	0	9	41	0	6	1	0	1	6 $\frac{1}{2}$
19	0	3	0	6 $\frac{1}{2}$	0	9 $\frac{1}{2}$	42	0	6 $\frac{1}{2}$	1	0 $\frac{1}{2}$	1	7
20	0	3	0	6 $\frac{1}{2}$	0	9 $\frac{1}{2}$	43	0	6 $\frac{1}{2}$	1	1 $\frac{1}{2}$	1	7 $\frac{1}{2}$
21	0	3 $\frac{1}{2}$	0	6 $\frac{1}{2}$	0	9 $\frac{1}{2}$	44	0	7	1	2	1	9
22	0	3 $\frac{1}{2}$	0	6 $\frac{1}{2}$	0	10 $\frac{1}{2}$	45	0	7 $\frac{1}{2}$	1	2 $\frac{1}{2}$	1	10 $\frac{1}{2}$
23	0	3 $\frac{1}{2}$	0	6 $\frac{1}{2}$	0	10 $\frac{1}{2}$	46	0	8	1	3 $\frac{1}{2}$	1	11 $\frac{1}{2}$
24	0	3 $\frac{1}{2}$	0	7	0	10 $\frac{1}{2}$	47	0	8 $\frac{1}{2}$	1	4 $\frac{1}{2}$	2	0 $\frac{1}{2}$
25	0	3 $\frac{1}{2}$	0	7 $\frac{1}{2}$	0	10 $\frac{1}{2}$	48	0	9	1	5 $\frac{1}{2}$	2	2 $\frac{1}{2}$
26	0	3 $\frac{1}{2}$	0	7 $\frac{1}{2}$	0	10 $\frac{1}{2}$	49	0	9 $\frac{1}{2}$	1	6 $\frac{1}{2}$	2	4 $\frac{1}{2}$
27	0	3 $\frac{1}{2}$	0	7 $\frac{1}{2}$	0	11 $\frac{1}{2}$	50	0	10	1	8 $\frac{1}{2}$	2	6 $\frac{1}{2}$
28	0	3 $\frac{1}{2}$	0	7 $\frac{1}{2}$	0	11 $\frac{1}{2}$	51	0	11	1	9 $\frac{1}{2}$	2	8 $\frac{1}{2}$
29	0	4	0	8	1	0	52	0	11 $\frac{1}{2}$	1	11 $\frac{1}{2}$	2	11 $\frac{1}{2}$
30	0	4	0	8 $\frac{1}{2}$	1	0 $\frac{1}{2}$	53	1	1	2	2	3	3
31	0	4 $\frac{1}{2}$	0	8 $\frac{1}{2}$	1	0 $\frac{1}{2}$	54	1	2 $\frac{1}{2}$	2	4 $\frac{1}{2}$	3	6 $\frac{1}{2}$
32	0	4 $\frac{1}{2}$	0	8 $\frac{1}{2}$	1	1 $\frac{1}{2}$	55	1	3 $\frac{1}{2}$	2	7 $\frac{1}{2}$	3	11 $\frac{1}{2}$

Any sum of allowance may be assured (in accordance with the Rules of the Society) not exceeding 20s. a week full pay, at proportionate rates.

TABLE G.

SINGLE PAYMENTS IN LIEU OF MONTHLY CONTRIBUTIONS.

Age next birth-day.	For "a penny" monthly contribution until 65.	For "a penny" monthly contribution until 70.	Age next birth-day.	For "a penny" monthly contribution until 65.	For "a penny" monthly contribution until 70.
	<i>s. d.</i>	<i>s. d.</i>		<i>s. d.</i>	<i>s. d.</i>
14	18 2½	.. ..	35	14 0½	14 7
15	17 11½	.. ..	36	13 9½	14 4½
16	17 9½	.. ..	37	13 6½	14 2
17	17 6½	.. ..	38	13 3½	13 11½
18	17 4½	.. ..	39	13 0½	13 8½
19	17 1½	.. ..	40	12 9½	13 5½
20	16 11½	17 2½	41	12 5½	13 2½
21	16 9½	17 0½	42	12 2½	12 11½
22	16 7½	16 10½	43	11 10½	12 8½
23	16 5½	16 8½	44	11 7½	12 5½
24	16 3½	16 7	45	11 3½	12 2½
25	16 1½	16 5	46	10 11½	11 11½
26	15 11	16 3	47	10 7½	11 7½
27	15 8½	16 1	48	10 3½	11 4½
28	15 6½	15 11	49	9 10½	11 0½
29	15 4½	15 9	50	9 6	10 9
30	15 1½	15 6½	51	9 0½	10 5½
31	14 11½	15 4½	52	8 7	9 11½
32	14 8½	15 2½	53	8 1	9 6½
33	14 6½	15 0	54	7 7	9 0½
34	14 3½	14 9½	55	6 11½	8 6

Any Amount of Monthly Contribution may be redeemed at proportionate rates.

VIII. APPENDIX OF FORMS.

1. *Proposal for Admission.*

Name.

Occupation.

Place of birth.

Date of birth or Baptism.

Present abode.

Weekly earnings or emoluments.

Weekly full-pay in sickness to be assured Shillings, Table

Weekly superannuation allowance Shillings, Table

Reversionary payment at death Pounds, Table

Payments to cease at years.

Superannuation allowance to begin at years.

Date

Signed

2. *Surgeon's Certificate.*

I hereby certify, that I have examined now residing at
and am of opinion that is not affected with any disorder or constitutional weakness which may tend to shorten life, or to incapacitate from the performance of customary occupations, or which can render objectionable as a candidate for becoming a Member of the Kidlington Friendly Society.

Dated this day of 18

(Signed)

Hon. Surgeon.

3. *Declaration on Enrolment.*

I born in the parish of in the county of about
the day of in the year and now of in the
county of being desirous of becoming a Member of the
Kidlington Friendly Society, and intending to make an assurance
therein

Of shillings weekly full-pay in sickness, as per Table

Of shillings weekly as an annuity to commence at the
age of years, as per Table

Of pounds to be paid on death, as per Table

The monthly contributions to cease at the age of years;

And having considered the Rules of this Society; Do hereby
declare and set forth, that my age does not exceed years,
and that I am not conscious of being afflicted with any disorder or constitutional weakness which may tend to shorten life, or to incapacitate me from the performance of my customary occupations.
And I do hereby agree, that this declaration shall be the basis of the

contract between the Society and myself; and that if any untrue averment is contained in this declaration, all monies which shall have been paid to the Society on account thereof shall be forfeited; and I do hereby consent, that my said assurance shall be made subject to the Rules and Regulations of the said Society.

Dated this day of 18

(Signed)

Witness

(Signed)

Witness

in behalf of *

(N. B. The words concerning health, may be omitted whenever the assurance relates solely to an annuity.)

* Child or wife.

4. Notice of Sickness.

To the Clerk of the Kidlington Friendly Society.

I do on this day of 18 demand the weekly sum of shillings, being the pay in sickness due to me as a Member of the said Society: And I do declare that by reason of I am unable in any manner to exercise my customary occupation, so as during any one week thereby to earn any sum or acquire any emolument greater in amount or value than my weekly half-pay.

(Signed)

I have made diligent enquiry, and do verily believe the contents of the above notice to be true.

(Signed)

Hon. Surgeon.

☞ Every Member imposing upon this Society is liable to forfeiture and exclusion. See Rule 70.

* Here state the sickness or infirmity.

5. Sick List.

SICK LIST OF THE KIDLINGTON FRIENDLY SOCIETY.

No.			Pay.
Name of Member			
Abode			£. s. d.
Weekly Allowance	shillings		Paid
From Monday		to Monday	18
Day of Visiting.	State of Member's Health.	Signature of Surgeon or Visitor.	

☞ Pay in sickness will be suspended, in case the Member demanding it shall not conform to Rule 51.

See Rule 46, concerning notice of recovery from sickness.

6. Notice of Recovery from Sickness.

To the Clerk of the Kidlington Friendly Society.

Take notice, that I do on this day of 18 withdraw
my demand for the pay in sickness.
(Signed)

7. Notice of Exclusion.

Kidlington Friendly Society.

To of

Take notice, that if all arrears and fines now due by you be not
paid and discharged before the expiration of the seventh month,
which will end on the day of next, you will on that day
cease to be a Member of this Society according to the Rules thereof.

Arrears and forfeitures due on

£. s. d.

Six monthly contributions

Fines for being six months in arrear

Total sum due

Your answer is particular requested, post paid.

(Signed)

Clerk of the said Society.

*I hereby certify, that the foregoing Rules are in conformity to
Law, and with the provisions of the Act 10 Geo. IV. c. 56, as
amended by 4 and 5 Wm. IV. c. 40.*

JOHN TIDD PRATT,

*The Barrister at Law appointed to certify the
Rules of Friendly Societies.*

Copy sent to the Clerk of the Peace.

JOHN TIDD PRATT.

8. *Form of Return to be annexed to Rules, pursuant to 10th Geo. IV. Cap. 56.*

SCHEDULE.

List of the Members of the Society, held at
; with a Return of the Sickness and Mortality experienced therein for the period of Five years, commencing
January First, 18 , and ending December 31, 18 .

[illegible]

INDEX.

I. CONSTITUTION.

Rule	Page	Rule	Page
1. The Object and Extent.	1	13. Securities.	5
2. Membership.	1	14. Limitation of Responsibility.	5
3. Married Women. Minors.	1	15. Documents of the Society.	5
4. Management.	2	16. Investments. Honorary Fund.	6
5. Regulation of Meetings.	2	17. Treasurer.	6
6. Election of Officers.	2	18. Wardens.	6
7. Honorary Physician and Surgeon. Medical Attendance.	3	19. Secretary.	7
8. Increase of Stewards. Local Agents.	3	20. Stewards.	7
9. Monthly Meetings, &c.	4	21. Clerk of the Club.	7
10. General Meeting of the Honorary Members. Auditors.	4	22. Sub-Committee.	7
11. Special General Meeting of Directors and Honorary Members.	4	23. Reference to an Actuary.	8
12. Anniversary Meeting. Report.	5	24. Reference to the Barrister.	8
		25. Settlement of Disputes.	9
		26. Alteration of the Rules.	9
		27. Dissolution of the Society.	9
		28. Quinquennial Returns.	10

II. ADMISSION, MONTHLY CONTRIBUTIONS, &c.

29. Proposal for Admission.	10	36. Single Payments.	11
30. Declaration and Enrolment.	10	37. Purchase of Assurances by the Society.	11
31. Entrance-Fee. Copy of the Rules.	10	38. Contribution to Anniversary Meeting.	12
32. Classification.	10	39. Additional Monthly Contribution.	12
33. Change of Class.	11	40. Members in Workhouse.	12
34. Incidental Expenses.	11		
35. Monthly Contributions.	11		

* III. SICKNESS BENEFIT.

41. Sickness Benefit with an Annuity.	13	47. Immedicate Sickness Fee.	14
42. Sickness pay of two kinds.	13	48. Disqualifications in Sickness.	14
43. Notice of Sickness.	13	49. Quarter-pay.	15
44. Weekly and other Certificates in Sickness.	14	50. Reductions in case of long sickness.	16
45. Payments in Sickness.	14	51. Suspension of pay in sickness.	16
46. Notice of recovery from Sickness.	14		

IV. SUPERANNUATION ALLOWANCE.

52. When and how due.	17	54. Annuities after 60 years of age.	17
53. Separate Contract for Annuities.	17	55. Payment of Annuities.	17

V. REVERSIONARY PAYMENTS AT DEATH.

Rule	Page	Rule	Page
56. Separate Contract for Reversionary Payments.	17	59. Interval required for a Reversionary Payment.	18
57. Limitation of Reversionary Payments.	17	60. Immediate Reversionary Benefit.	18
58. Half of Reversionary Payments.	18	61. Forfeiture of Reversionary Payments.	18

VI. FINES AND FRAUD.

62. Transfer of Assurances.	19	67. Arrears.	19
63. Non-attendance of Officers.	19	68. Separate Arrears.	20
64. Intemperate language or conduct.	19	69. No Benefit without Payment of Arrears.	20
65. Summons by the Directors.	19	70. Fraud. Felony. Exclusion.	20
66. Forfeiture of Sickness-pay.	19		

VII. TABLES.

List of the Tables.

A. Shewing the Monthly Contributions for assuring sickness-pay, superannuation allowance, and death-pay. Payments to cease, and superannuation to begin at 65.	22	tions for death-pay, without superannuation allowance or sickness-pay. Payments to be continued until 65, 70, or death.	25
B. The same. Payments to cease, and superannuation to begin at 70.	23	E. Shewing the Monthly Contributions for superannuation allowance, to commence at 60, 65, or 70, when payments are to cease.	26
C. Shewing the Monthly Contributions for sickness-pay and superannuation allowance, without death-pay. Payments to cease, and superannuation to begin either at 65 or 70.	24	F. Shewing the Monthly Contributions for sickness-pay alone, during the whole term of life. Payments to cease at 65.	27
D. Shewing the Monthly Contributions		G. Shewing the value of every "Penny Monthly Contribution," payable until 65 or 70.	28

VIII. APPENDIX OF FORMS.

1. Proposal for Admission.	29	6. Notice of Recovery from Sickness.	31
2. Surgeon's Certificate.	29	7. Notice of Exclusion.	31
3. Declaration on Enrolment.	29	8. Form of Return.	32
4. Notice of Sickness.	30		
5. Sick List.	30		



